REMARKS

Claims 1 - 32 are pending in this application. By this Amendment, claims 5, 7-10, 17-

22 and 29-30 are amended to eliminate multiple dependencies and the title is amended.

Prompt and favorable consideration on the merits is respectfully requested.

Respectfully submitted,

James A. Oliff

Registration No. 27,075

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JAO:TJP/yxm

Date: September 29, 2005

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DEPOSIT ACCOUNT USE AUTHORIZATION

Please grant any extension necessary for entry; Charge any fee due to our

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